

DEC 15 2006

IFW 3626



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December 13, 2006

VIA U.S. MAIL

Mail Stop Amendment
Commissioner for Patents
P. O. Box 1450
Alexandria, VA 22313-1450

Re: US Patent Application No.: 09/990,123
Inventor: DiPiero, et al
Title: HEALTH PLAN MANAGEMENT METHOD AND APPARATUS
Attorney Docket No.: 0185418

Dear Sir/Madam:

Enclosed herewith for filing in the above-identified application are the following:

1. Transmittal Letter (2 pgs.);
2. Information Disclosure Statement (8 pgs. + 24 references);
3. Check number 2996 in the amount of \$180.00; and
4. Self-addressed, prepaid postcard to acknowledge receipt of documents.

Very Truly Yours,

Walter P. Opaska

Walter P. Opaska

WPO/da
Enclosure

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*And Bryan Cave,
A Multinational Partnership,
London*



Commissioner for Patents
Serial No. 09/990,123
December 13, 2006
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Bryan Cave LLP

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I hereby certify that this document (and any others referred to as being attached or enclosed) is being deposited with the United States Postal Service as "Express Mail Post Office to Addressee" service, mailing label No. **EV574851162US** on **December 13, 2006** and addressed to Mail Stop Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Darius M. Aleman

Printed Name: Darius M. Aleman



Attorney Docket No. 0185418
PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of :
DiPiero et al : Group Art Unit: 3626
Serial No.: 09/990,123 : Examiner: Frienel, Vanel
Filed: November 21, 2001 :
Title: HEALTH PLAN MANAGEMENT METHOD AND APPARATUS :

INFORMATION DISCLOSURE STATEMENT

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Attached hereto is a completed Form PTO-1449 listing patents, publications, applications, or other information, which the applicant believes may be material to the examination of the subject patent application. Copies of any foreign patents and any non-patent literature are submitted herewith, as required by 37 C.F.R. §1.98(a)(2). Copies of any cited U.S. patents and U.S. patent application publications are not submitted herewith, in accordance with the notice published in the Official Gazette of August 5, 2003. It is requested that the cited patents, publications, applications, or other information be made of record in the examination of this application.

This information disclosure statement is being filed following the mailing of a first Office Action on the merits but prior to the mailing date of any of: a final action under § 1.113; a notice of allowance under § 1.311; or an action that otherwise closes prosecution in the application. In accordance with 37 C.F.R. §1.97(c), this information disclosure statement is accompanied by a

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check in the amount of \$180. The commissioner is authorized to charge any additional fee required by this paper or credit any overpayment to Deposit Account No. 02-4467.

No representation is made that a search has been performed. No admission is made that the information cited in this statement is, or is considered to be, material to the patentability of the subject patent application.

Respectfully submitted,

Dated: Dec. 13, 2006

By: Walter P. Opaska
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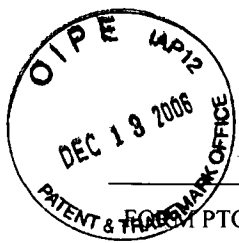
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Denise M. Aleman

Printed Name: Denise M. Aleman



Sheet 1 of 6

FORM PTO-1449 U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use several sheets if necessary)	ATTY. DOCKET NO. 0185418	SERIAL NO. 09/990,123
	APPLICANT Dipiero, et al.	
	FILING DATE November 21, 2001	GROUP 3626

U.S. PATENT DOCUMENTS

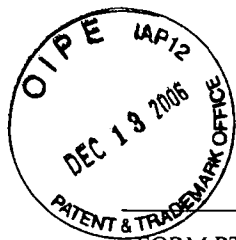
EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLA SS	SUBCLASS	FILING DATE IF APPROPRIATE
/VF/	US-2002/0087444	07-2002	DiPiero, et al.			
/VF/	US-5,802,500	09-1998	Ryan et al.			
/VF/	US-6,235,176	05-2001	Schoen et al.			
/VF/	US-2002/0152097	10-2002	Javors, Jonathan R.			
/VF/	US-6,014,632	01-2000	Gamble et al.			
/VF/	US-2001/0034618	10-2001	Kessler et al.			
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/VF/	US-5,884,275	03-1999	Peterson et al.			
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/VF/	6,067,522	05-23-2000	Warady et al.			
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/VF/	6,125,354	09-26-2000	MacFarlane et al.			
/VF/	6,151,586	11-21-2000	Brown			

EXAMINER /Vanel Frenel/

DATE
CONSIDERED 05/26/2008

EXAMINER: Initial citation considered. Draw line through citation if not in the conformance and not considered. Include copy of this form with next communication to applicant.

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FORM PTO-1449	U.S. DEPARTMENT OF COMMERCE	ATTY. DOCKET NO. 0185418	SERIAL NO. 09/990,123
PATENT AND TRADEMARK OFFICE		APPLICANT Dipiero, et al.	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT		FILING DATE November 21, 2001	GROUP 3626
(Use several sheets if necessary)			

U.S. PATENT DOCUMENTS

EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLA SS	SUBCLASS	FILING DATE IF APPROPRIATE
/VF/	6,163,770	12-19-2000	Gamble et al.			
/VF/	6,343,310 B1	01-29-2002	DiRienzo			
/VF/	6,735,569 B1	05-11-2004	Wizig			
/VF/	6,792,410 B1	09-14-2004	Donovan et al.			
/VF/	2005/0086075 A1	04-21-2005	Kachler et al.			
/VF/	10/103,267	03-20-2002	Gupta			

FOREIGN PATENT DOCUMENTS

	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
						YES	NO

OTHER DOCUMENTS (Including Author, Title, Date Pertinent Pages, Etc.)

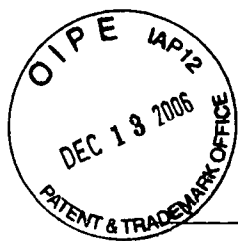
/VF/		VIVIUS a healthcare system: Questions & Answers; http://www.vivius.com/faqemployer.asp
/VF/		VIVIUS a healthcare system: Investors; http://vivius.com/partners.asp
/VF/		VIVIUS a healthcare system; Vivius Signs Agreement with Health Net to Provide Consumer-Driven Health Care Plan in Select U.S. Markets; http://www.vivius.com/PublicPressRelease.asp?PressRelease=59&type=
/VF/		HealthMarket Self Directed Health Plans: HealthMarket Answers Your Questions; https://healthmarket.com/N/HMIQA.jsp
/VF/		HealthMarket Self Directed Health Plans: The HealthMarket Advantage; https://www.healthmarket.com/N/hmAdv.jsp
/VF/		Definity Health: Personal Care Account; http://www.definityhealth.com/marketing/account/html
/VF/		Definity Health: Consumer Control; http://www.definityhealth.com/marketing/advantage.html

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U.S. DEPARTMENT OF
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STATEMENT BY APPLICANT

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ATTY. DOCKET NO.

0185418

SERIAL NO.

09/990,123

APPLICANT
Dipiero, et al.FILING DATE
November 21, 2001GROUP
3626

U.S. PATENT DOCUMENTS

EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE

FOREIGN PATENT DOCUMENTS

	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
						YES	NO

OTHER DOCUMENTS (Including Author, Title, Date Pertinent Pages, Etc.)

/VF/		Definity Health: Join our team; http://www.definityhealth.com/marketing/z-AccountManager.html
/VF/		Lumenos: The Lumenos Program; http://www.lumenos.com/eprise/main/Public/Content/lumenos_program/at_a_glance
/VF/		Lumenos: Lumenos Brings Consumer-Driven Health Care Options to Benefitpoint®; http://www.lumenos.com/press/benefitpoint
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/VF/		National Center for Policy Analysis Idea House: NCPA - Health Issues - Defined Contribution Health Plans: Wave of the Future? http://www.ncpa.org/pi/health/pd121099c.html

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	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION
						YES NO

OTHER DOCUMENTS (Including Author, Title, Date Pertinent Pages, Etc.)

/VF/		National Center for Policy Analysis Idea House: NCPA Opinion Editorial -- Level the Playing Field for U.S. Health Insurance; http://www.ncpa.org/oped/goodman/jcg122199.html
/VF/		National Center for Policy Analysis Idea House: NCPA Opinion Editorial -- BradleyCare: Two Steps Forward Six Steps Back; http://www.ncpa.org/oped/goodman/jcg112299.html
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/VF/		National Center for Policy Analysis Idea House: NCPA Opinion Editorial -- Taxing the Poor; http://www.ncpa.org/oped/goodman/jcg102899.html
/VF/		National Center for Policy Analysis Idea House: NCPA Opinion Editorial -- Gore Health Plan: One Step Forward, Three Steps Back; http://www.ncpa.org/oped/goodman/jcg91499.html

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/VF/		National Center for Policy Analysis Idea House: NCPA Opinion Editorial -- New Entitlement Not Needed For Prescription Drugs; http://www.ncpa.org/oped/goodman/jcg81899.html
/VF/		National Center for Policy Analysis Idea House: NCPA Opinion Editorial -- Protect Patients From Congress; http://www.ncpa.org/oped/goodman/jcg71299.html
/VF/		National Center for Policy Analysis Idea House: NCPA Opinion Editorial -- MSAs: South Africa Leads the Way; http://www.ncpa.org/oped/goodman/jcg7899.html
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/VF/		National Center for Policy Analysis Idea House: NCPA Opinion Editorial -- A Bill to Save Social Security; http://www.ncpa.org/oped/goodman/jcg51799.html

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/VF/		National Center for Policy Analysis Idea House: NCPA Opinion Editorial -- Reforming the U.S. Health Care System; http://www.ncpa.org/oped/goodman/jcg51099b.html
/VF/		National Center for Policy Analysis Idea House: NCPA Opinion Editorial -- Texas Already Has School Choice; http://www.ncpa.org/oped/goodman/jcg51099a.html

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